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PTO/SB/08A (10-96)
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

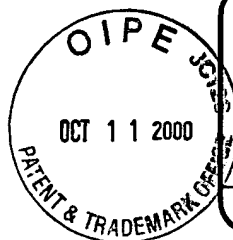
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Sheet 1

of 2

Complete if Known

Application Number	09/547,409
Filing Date	April 12, 2000
First Named Inventor	Gregory M. Finn et al.
Group Art Unit	2766
Examiner Name	Unknown
Attorney Docket Number	FINN-002



U.S. PATENT DOCUMENTS

Examiner Initials ¹	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
CG	AA	3,573,747		Adams et al.	04-06-71	
CG	AB	5,126,936		Champion et al.	06-30-92	
CG	AC	5,758,097		Debe et al.	05-26-98	
CG	AD	5,784,696		Melnikoff	07-21-98	
CG	AE	5,794,219		Brown	08-11-98	
CG	AF	5,799,287		Dembo	08-25-98	
CG	AG	5,806,047		Hackel et al.	09-08-98	
CG	AH	5,806,049		Petruzzi	09-08-98	
CG	AI	5,812,987		Luskin et al.	09-22-98	
CG	AJ	5,852,811		Atkins	12-22-98	
CG	AK	5,884,285		Atkins	03-16-99	
CG	AL	5,911,135		Atkins	06-08-99	
CG	AM	5,911,136		Atkins	06-08-99	
CG	AN	5,918,218		Harris et al.	06-29-99	
CG	AO	5,930,774		Chennault	07-27-99	
CG	AP	5,946,666		Nevo et al.	08-31-99	
CG	AQ	5,987,435		Weiss et al.	11-16-99	
CG	AR	6,029,148		Zurstrassen	02-22-00	
	AS					
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FOREIGN PATENT DOCUMENTS

Examiner Initials ¹	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
CG	AU	US	WO 99/46658		Waltman	09-16-99		
	AV							
	AW							
	AX							
	AY							
	AZ							
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	BB							
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Examiner Signature

C. GRAHAM

Date Considered

3/24/03

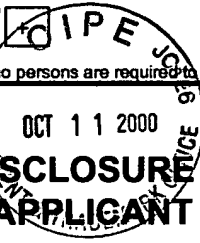
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	09/547,409
		Filing Date	April 12, 2000
		First Named Inventor	Gregory M. Finn et al.
		Group Art Unit	2766
		Examiner Name	Unknown
		Attorney Docket Number	FINN-002
Sheet	2	of	2

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
CG	BE	MMS Securities, Inc., NAIC Stock Service new member package, including Forms 1-13, Investment Club Signature Page, Stock Service Details, and Terms & Conditions (date unknown).
CG	BF	K. Gerencher. "Online Investing Meets Dollar Cost Averaging. Sharebuilder.com Offers 'Antidote' to Market Timina." http://cbs.marketwatch.com/archive/20000308/news/current/invest.htm?source=/vho&dist=vho (last updated: 3:22 PM ET March 8, 2000).
CG	BG	A. Tobias, "The High Cost of Mutual Funds...And What You Can Do About It," http://www.personalfund.com/learnmore.html (copyright 1999).
CG	BH	A. Tobias, "A New Fund for a New Meillenium," Mutual Funds, p. 110 (Feb. 2000).
CG	BI	MMS Securities, Inc., NAIC Stock Service, http://naicstockservice.com/start/shtml (copyright 1998).
CG	BJ	FOLIOfn - Online Folio Investing, http://www.foliofn.com and associated web pages (copyright 2000).
CG	BK	"The Difference Between Folios and Mutual Funds," http://www.foliofn.com/content/forum/all_about/article_000424.html (March 30, 2000).
	BL	
	BM	
	BN	
	BO	

Examiner Signature	C. Graham	Date Considered	3/24/03
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